



OFFICE OF THE COMMISSIONER OF INSURANCE  
STATE OF LOUISIANA

LOUISIANA  
DIRECTIVE NUMBER 174  
March 1, 2003

Regulation 78

**NOTICE TO ALL INSURERS AND OTHER INTERESTED PARTIES  
SUBMITTING POLICY FORM FILINGS IN THE STATE OF LOUISIANA**

**RE: Insurance coverages and contracts for which the Certified Approval procedure is required, or which may, at the filer's option, be filed utilizing the Certified Approval procedure**

**PURPOSE**

The Department of Insurance notifies all companies submitting policy form filings of the specific types of coverage and particular types of contracts for which the certified approval procedure is required, or which may, at the filer's option, be filed utilizing the certified approval procedure.

**AUTHORITY**

In accordance with Policy Form Filing Requirements – Regulation 78 §§ 10107.C, 10109.C and 10113.C, the Department of Insurance shall by directive designate those specific types of coverage and particular types of contracts for which the certified approval procedure is required, or which may, at the filer's option, be filed utilizing the certified approval procedure.

"Insurer" is defined in Regulation 78 as: "Every person engaged in the business of making contracts of insurance, as further defined in LSA-R.S. 22:5. As used in this Section, *insurer* shall also include fraternal benefit societies and health maintenance organizations."

"Certified Approval" is defined in Regulation 78 as: "Expedited approval by the department of a complete filing based upon the inclusion of a *Statement of Compliance* and a *Certification of Compliance*, executed by an officer or authorized representative of the filing insurer on a form prescribed by the department. The department shall by directive determine those specific types of coverages and particular types of contracts for which the *certified approval* procedure is either required or available at the option of the *insurer*."

“Compliance Review” is defined in Regulation 78 as: “Department review of a filing made pursuant to this Section to determine either that the filing is in compliance with all applicable statutes, rules and regulations, or that the filing should be disapproved for noncompliance.”

### **DIRECTIVE REQUIREMENTS**

The Department of Insurance hereby notifies insurers that the specific types of coverages and particular types of contracts identified on the following pages are designated as those for which the certified approval procedure is either required or available at the option of the insurer, effective **May 1, 2003**.

Policy form filings subject to, or utilizing, the certified approval procedure must follow the requirements set forth in Regulation 78 and must include a signed and dated Certification of Compliance. Failure to properly comply will result in such filings being determined incomplete and subject to disapproval pursuant to §§ 10107.F.3, 10109.F.3 or 10113.F.3.

Exception for Certificate of Authority Applicants: All policy forms filed in connection with an application for a Certificate of Authority to do business in this state will be subject to full Compliance Review, and no Certification of Compliance is required.

Please be guided accordingly.

BY:

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J. ROBERT WOOLEY  
ACTING COMMISSIONER OF INSURANCE

### *Certified Product Codes*

Health (<http://www.lidi.state.la.us/ldipolicymatrix/documents/Dir174-HEALTHCertdProdsRev8-12-03.pdf>)

Life and Annuity (<http://www.lidi.state.la.us/ldipolicymatrix/documents/R78Web6A-LACertd Prods.pdf>)

Property and Casualty (<http://www.lidi.state.la.us/ldipolicymatrix/documents/R78Web6A-PCCertdProds.pdf>)